

What to do if you need to make a casualty claim

QBE

Introduction

We’re proud of our record for handling claims rapidly, efficiently, and fairly.

Our first priority is always minimising the impact a claim will have on your business. When it comes to claims, we’re happy for you to judge us, not on what we say, but on what we do.

Reporting a claim

Please ensure the prompt notification of claims, as the sooner a claim is reported the quicker we can begin to deal with it.



What happens next?

A claims adjuster will be assigned to your claim and will undertake a review of the claim presented, making an initial assessment on your potential liability.

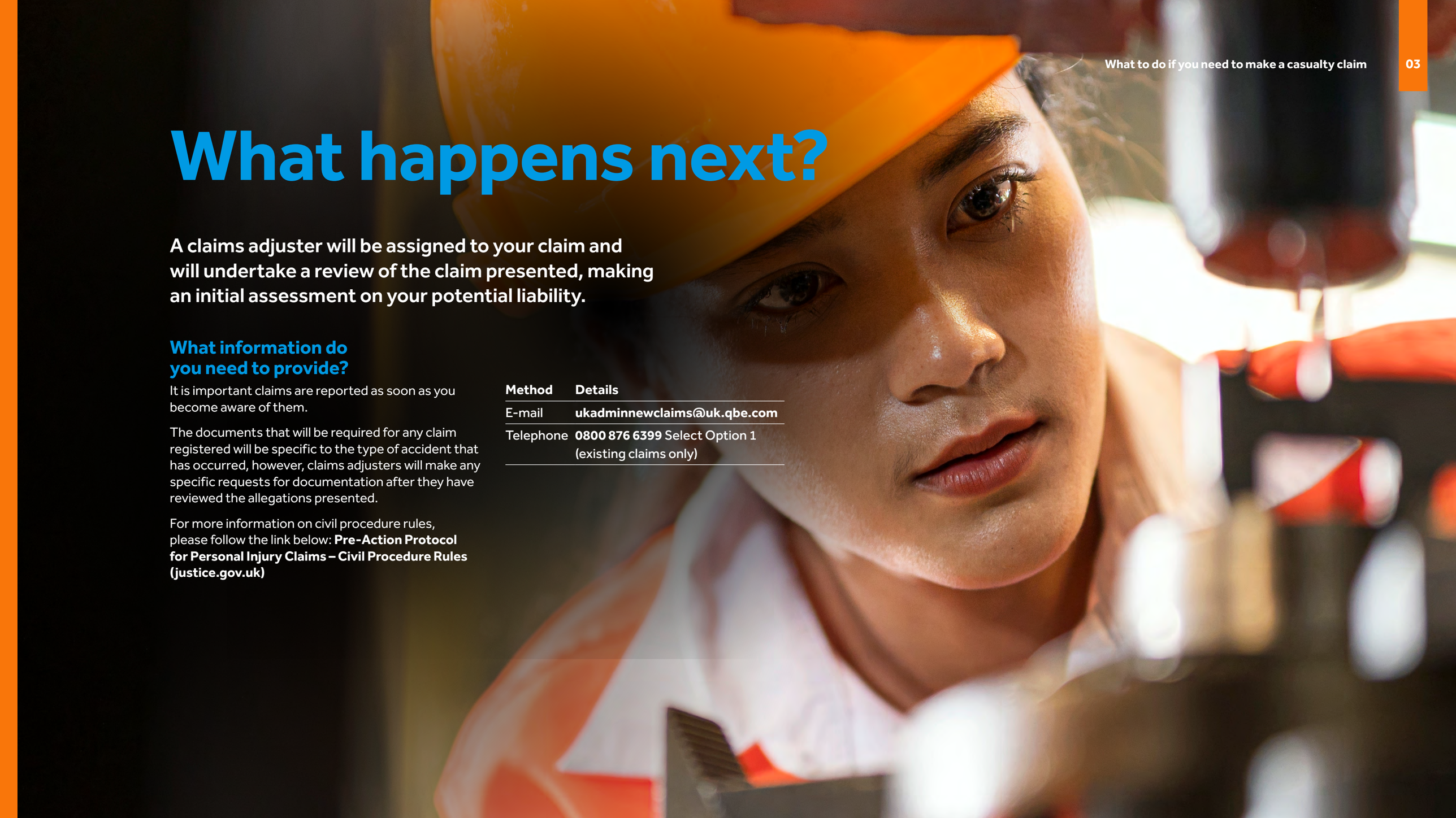
What information do you need to provide?

It is important claims are reported as soon as you become aware of them.

The documents that will be required for any claim registered will be specific to the type of accident that has occurred, however, claims adjusters will make any specific requests for documentation after they have reviewed the allegations presented.

For more information on civil procedure rules, please follow the link below: **Pre-Action Protocol for Personal Injury Claims – Civil Procedure Rules (justice.gov.uk)**

Method	Details
E-mail	**ukadminnewclaims@uk.qbe.com**
Telephone	**0800 876 6399** Select Option 1 (existing claims only)





The claims portal

The claims portal is an online tool for securely processing low-value personal injury (PI) claims that fall under certain Ministry of Justice (MOJ) pre-action protocols.

- Where an employer liability claim has been presented through the portal, a liability decision must be made within 30 days.
- Where a general liability claim has been presented through the portal, a liability decision must be made within 40 days.
- Where liability has been accepted, our dedicated claims team will liaise with all relevant parties to handle Quantum and will look to settle the claim on the best possible terms.

If a claim falls outside the parameters of the low-value personal injury portal, then the claim in question can be withdrawn from the portal process and, in this case, a liability decision must be made within 90 days.

Where required

QBE will arrange the following in order to investigate liability further:

- We will arrange a site visit from a loss adjuster;
- We will instruct our dedicated panel of solicitors for any regulatory requirements.

Complex claims

Our complex claims team will handle and closely monitor any large or complex claims submitted. The complex claims team will keep clients regularly updated on the progress of these claims, including any potential litigation or large reserve movements within the reported claim.

Fighting back against fraud

QBE has a dedicated and award-winning in-house special investigations unit tasked with helping to combat potential fraud and its causes. Full investigations will be undertaken where fraud is suspected with prompt action taken should any fraud be detected.

Notifying incidents early

Where an incident has arisen that may give rise to a claim, notification should be made to QBE in line with policy requirements.

This enables early investigation or intervention and can help mitigate the cost of the claim, should one be received.

QBE Return+

Reducing workplace accident absence and claims costs

Our industry-leading pre-claim product QBE Return+ on average offers a quicker return to work for your employees, saving money by reducing absence costs and the loss of earnings component of any claim made.

QBE Return+ offers rehabilitation services in line with a standard employers' liability policy, and actively protects your claims position.





Accelerated recovery

Following an incident in the workplace, our focus is getting your employees safely recovered and back to work. We offer rehabilitation services that help you manage your employees' health and wellbeing.

Providing access to private treatments after a workplace accident (for example; diagnostics, physiotherapy, or psychological services) can help accelerate recovery and therefore reduce absence times in the return-to-work process. This can also be seen as an additional 'employee benefit', as injured parties can access treatment easily and feel supported.

At QBE, we believe in taking a proactive approach to rehabilitation as soon as possible. The faster we get involved, the more we can do to limit the cost of workplace accidents and safely return employees to work.

Our focus at QBE is on capturing accidents and injuries early, enabling us to provide the right rehabilitation and claims support at the right time.

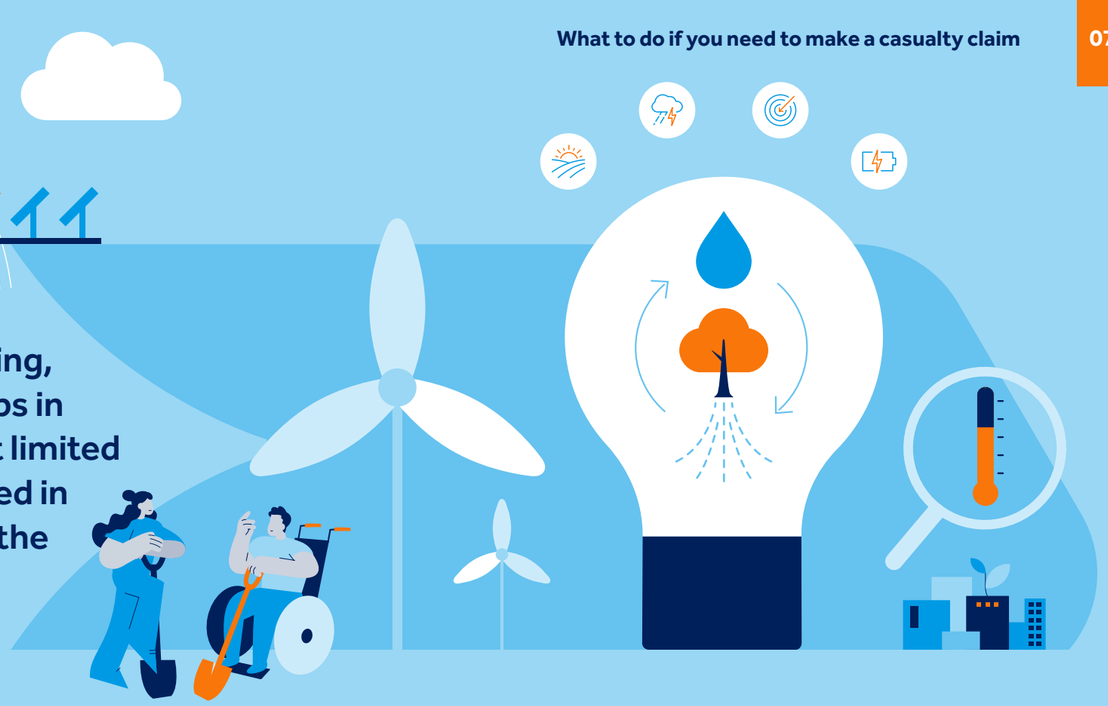
This means effective protection for you, your injured employees, and your claims position. Our expert team are here to help, to share best-practice advice and optimise claims outcomes. Partnering with high-quality, third-party rehabilitation providers we deliver consistently outstanding rehabilitation support.

Benefits of utilising our rehabilitation services:

- On average, a rehabilitation intervention equals 13% faster return to work
- Proven claims savings and cost containment
- Proven client-absence cost savings
- Enhanced management information 24/7
- Enhanced brand reputation
- Your employees feel valued and supported

To discuss further, contact the QBE Rehabilitation team at: **QBEReturn@uk.qbe.com**

Working for a better world



At QBE, we believe in seeking, securing, and nurturing sustainable partnerships in everything we do. And that focus is not limited to commercial concerns. It's also reflected in how we invest our premiums and support the communities in which we operate.



Premiums4Good

Like all insurers, QBE invests customers' premiums until they're needed to pay claims.

Not afraid to do things a little differently, our ground-breaking initiative, Premiums4Good, diverts a portion of our customer's premium to impact investments that deliver an environmental or social impact or return.

These investments make a real and sustainable difference to communities around the world, benefiting causes such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity. Our customers have embraced this approach.

For more information about Premiums4Good, please visit: **qbe.com/premiums4good**

QBE Foundation

We want to help find solutions to the problems of tomorrow, but we also want to tackle those the world is facing today. That's why we established the QBE Foundation to direct our charitable efforts to the most pressing issues.

Through the Foundation, we want to establish long-term partnerships, supported by education and awareness around risks, to improve the resilience and preparedness of our communities so they are better equipped to protect themselves.

We want to help create strong, resilient, and inclusive communities, by focusing investment and efforts on two key areas where we believe we can have the greatest impact: climate resilience and inclusion.

Since launching the QBE Foundation in 2011, alongside our employees, QBE in Europe has donated more than £10 million to worthy causes.

Premiums4Good™

QBE Foundation

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